

Information to identify the case:

Debtor 1

Yakima D Smith

Social Security number or ITIN xxx-xx-6885

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-23262-SLM

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yakima D Smith

11/27/23**By the court:** Stacey L. Meisel
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Yakima D Smith
Debtor

Case No. 18-23262-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 27, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2023:

Recip ID	Recipient Name and Address
db	+ Yakima D Smith, 75 Boylan St, Newark, NJ 07106-1811
517624193	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
517748617	Ditech Financial LLC, c/o Ditech Financial LLC F/K/A Green Tre, PO Box 0049, Palatine, IL 60055-0049
517631142	+ Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812
517624196	+ N J L, 225 E State St Ste 1, Trenton, NJ 08608-1800

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 27 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 27 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517680755	+ EDI: BANKAMER2	Nov 28 2023 01:47:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517742261	Email/PDF: resurgentbknofications@resurgent.com	Nov 27 2023 20:56:38	CACH, LLC its successors and assigns as assignee, of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517624195	+ EDI: AMINFOFP.COM	Nov 28 2023 01:47:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517712306	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 27 2023 20:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518797212	Email/Text: mtgbk@shellpointmtg.com	Nov 27 2023 20:52:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518797213	Email/Text: mtgbk@shellpointmtg.com	Nov 27 2023 20:52:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
517624197	+ Email/Text: bankruptcy@onlineis.com	Nov 27 2023 20:52:00	Online Collections, Po Box 1489, Winterville, NC 28590-1489
517748927	Email/Text: perituspendrick@peritusservices.com	Nov 27 2023 20:52:00	Pendrick Capital Partners, LLC, PO BOX 141419, IRVING, TX 75014-1419
517624198	EDI: PRA.COM	Nov 28 2023 01:47:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517745171	EDI: PRA.COM	Nov 28 2023 01:47:00	Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
517718431	+ EDI: JEFFERSONCAP.COM	Nov 28 2023 01:47:00	Premier Bankcard, Llc, Jefferson Capital Systems

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517624194	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 27 2023 21:07:37	LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105
517631326	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 27 2023 21:07:37	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
517721727	+ EDI: AIS.COM	Nov 28 2023 01:47:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
David G. Beslow	on behalf of Debtor Yakima D Smith yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileeek.net
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkapan@rasnj.com kimwilson@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing nj-ecfmail@mwc-law.com jhillier@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor Ditech Financial LLC nj-ecfmail@mwc-law.com jhillier@mwc-law.com
Mark Goldman	on behalf of Debtor Yakima D Smith yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileeek.net
Melissa S DiCerbo	on behalf of Creditor Ditech Financial LLC nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com

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Phillip Andrew Raymond

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com
mccallaecf@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12